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Consumer behavior in purchasing mobile phone product in e-commerce

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A B S T R A C T

This study explores consumer behavior in purchasing mobile phones through e-commerce platforms. It focuses on how lenient online return policies, customer reviews, and transaction security contribute to building consumer trust, which subsequently affects their decisions to make purchases online. Data were obtained from an online survey completed by 385 consumers aged 18 until 35 who reside in Jakarta Province and actively engage with e-commerce platforms. Using Partial Least Squares Structural Equation Modelling (PLS-SEM), the study finds that lenient return policies, helpful customer reviews, and secure transactions all play an important role in boosting consumer trust. On the other hand, lenient return policies, positive customer reviews, and secure transactions also have a strong positive impact on consumers' decisions to purchase through e-commerce platforms. Consumer Trust has been proven to have a strong and positive influence on E-Commerce Purchase Decisions. In addition, Consumer Trust effectively mediates and amplifies the impact of return policy leniency, customer reviews, and transaction security on e-commerce purchase decisions. These findings highlight the importance of providing flexibility in return policies, displaying positive customer reviews, and ensuring advanced transaction security in building consumer trust and encouraging purchasing behavior on e-commerce platforms.

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1. Introduction

As one of the countries with the world's largest internet user base, Indonesia reported around 215 million internet users in 2023. This figure shows that more than 78% of Indonesia's population is connected to the internet, making it one of the most potential digital markets in the world (Yonatan, 2023). The increase in internet usage in Indonesia has been accompanied by new shopping habits among the public. People's shopping patterns have shifted significantly because of this technological advancement (Priyono & Sari, 2023). This shift shows that people are becoming more accustomed to online shopping through e-commerce platforms as the main means of meeting their consumption needs. Generation Z is also one of the dominant age groups in conducting online purchases. Private university students in Jakarta Province are a highly relevant group to be the subject of research in a study of consumer behaviour toward the purchase of mobile phones on e-commerce platforms. Despite the rapid growth of e-commerce, many university students in Jakarta still prefer to buy mobile phones in physical stores. This shows why it is important to take a closer look at what drives people to make purchases online. Some of the most influential factors include how flexible the return policy is, what other customers say in their reviews, and how safe the transaction process feels. These factors help build consumer trust, which is essential for creating an online shopping experience that feels safe and satisfying.

2. Literature Review and Hypothesis Development

2.1 E-Commerce Purchase Decision

Purchase decisions describe the steps consumers take to choose the product or service they believe best meets their needs and preferences (Fakhirah et al., 2025; Dharmawan et al., 2024; Schiffman & Wisenblit, 2015; Firmansyah, 2019). This process involves recognizing a need, searching for information, comparing available options, and making choices about the product

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type, brand, timing, quantity, and preferred payment method (Hanaysha, 2022; Sumarto & Anggarawati, 2024). It is necessary for companies to understand the psychological flow and consumer behaviour in dealing with various factors that shape online purchase intentions and actions to make the marketing process more effective

2.2 Consumer Trust

Consumer trust is formed from consumer experiences with service quality, consistency, and the reputation of service or product providers (Tjiptono, 2014; Kim et al., 2008). Trust is an essential element in building long-term relationships with customers, as it forms the basis of loyalty, satisfaction, and repurchase intent (Fakhirah et al. 2025). Sellers who possess competence, reliability, integrity, credibility, and benevolence tend to be preferred by buyers as the right store choice (Yee & Yeung, 2010; Chen & Dhillon, 2002; Pavlou, 2003). Consumer trust has been shown to positively and significantly influence online purchase decisions. The more confidence consumers have in an online shopping platform, the more likely they are to proceed with a purchase (Abarna et al. 2023).

2.3 Online Purchase Return Policy Leniency

Online purchase return policy leniency refers to how easy a company makes it for consumers to return items they bought online (Oghazi et al., 2018). Online transactions expose customers to greater uncertainty and purchase risk, as consumers are unable to try or experience the product physically or directly (Saarijärvi et al., 2017; Nwachokor, 2021). A simple and flexible return policy signals strong customer care, which can enhance consumer trust (Rokonuzzaman et al. 2021) and positively shape purchase decisions(Ansari & Zaman, 2021). The return policy implemented by sellers towards consumers can have a positive impact on increasing sales (Nwachokor, 2021).

2.4 Online Customer Reviews

Online customer reviews are a form of consumer-to-consumer communication (electronic word-of-mouth) that shares opinions, assessments, or experiences after using a product or service (Indra et al., 2022; Filieri et al., 2021). Customer review comments can play a key role in encouraging someone to go ahead with a purchase (Aji 2023). Online customer reviews play an increasingly important role in shaping perceptions, increasing trust, and influencing consumer purchasing decisions through direct and reliable information, with dimensions/factors consisting of usefulness, review expertise, timeliness, volume of review, valence of review, and comprehensiveness (Filieri et al., 2021; Lin & Xu, 2016; Zhao et al., 2014). E-commerce platforms and marketers need to ensure that the reviews displayed are reliable and provide quality information to increase consumer trust and encourage purchasing decisions (Chakraborty & Bhat, 2018).

2.5 Transaction Security

Transactions in e-commerce require the electronic exchange of data, including sensitive information such as personal identity, shipping address, and financial details such as credit card numbers (Cahyaningrum, 2024). Transaction security is a core component in building trust, which then becomes the main driver of purchase intent and consumer behaviour in e-commerce (Kim et al., 2008; Sarstedt & Liu, 2024). Online transaction security can take several forms, including Public Key Infrastructure, digital signatures, digital certificates, Secure Socket Layer (SSL), Transport Layer Security (TLS), and Secure Electronic Transaction (SET) (Wajong & Putri, 2010). E-commerce has positive and negative aspects, including vulnerability to cybercrime such as identity theft, customer fraud, credit card crime, phishing, spam, and to date, online shopping transaction security remains a major issue (Wajong & Putri, 2010; Tran & Nguyen, 2022). Fig. 1 shows the proposed research model along with the hypothesized relationships among the variables:

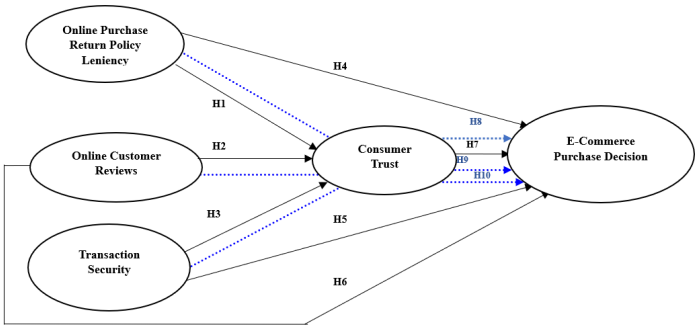

Fig. 1. Research Framework

3. Research Methodology

3.1 Data Source and Measurement Scale

This study uses a quantitative design with a correlational approach to analyze how online return policies, customer reviews, and transaction security influence e-commerce purchase decisions, with consumer trust serving as a mediating

factor. The survey consisted of four parts: (1) a consent form, (2) screening questions, (3) demographic information, and (4) measurement scales for each construct. All items were adapted from instruments that have been previously validated (Hanaysha, 2022).

3.2 *Data Collection and Procedures*

This study employed a combination of proportionate stratified random sampling and convenience sampling. Data were gathered through an online questionnaire distributed via Google Forms using WhatsApp. A cross-sectional design was applied, and all variables were measured using a Likert scale. The unit of analysis consisted of individual consumers who met the following criteria: (1) aged 18–35; (2) university students residing in Jakarta; and (3) had purchased a mobile phone online at least once through an e-commerce platform.

The target population included active students across 29 major private universities in the region. After screening and data cleaning, 385 valid responses were obtained for the final analysis. This sample size exceeds the minimum requirement recommended by the 10-times rule for Partial Least Squares (PLS) analysis (Hair et al., 2014).

3.3 Data Analysis

This study emphasizes a non-parametric approach due to the ordinal nature of the data and the relatively small sample size. Given that this study involves many complex constructs, dimensions, and relationship paths, the data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM), which is considered more appropriate, and using LISREL software version 8.80 (Hair et al., 2014).

4. Results

4.1 Respondent's Profile

The demographic characteristics of the respondents are summarized in Table 1. South Jakarta accounts for the largest share of participants (34.48%), followed by Central and North Jakarta (each 24.14%), while West and East Jakarta contribute smaller portions. The gender distribution is relatively balanced, with a slight majority of female respondents (52.73%). Most respondents are aged 20–22 years (44.94%), followed by those aged 23–25 years (29.35%), indicating that the sample largely represents students in a productive age range. In terms of monthly spending, the highest proportion falls within the Rp2,000,001–Rp3,000,000 range (43.38%), followed by Rp3,000,001–Rp4,000,000 (27.01%), suggesting a moderate level of purchasing power. For purchase frequency, all respondents have made a purchase, with 63.38% having bought once and 36.62% having bought more than once. These findings confirm that all respondents have prior shopping experience, ensuring that the data accurately reflects actual consumer behavior.

Table 1
Respondent's Profile

No.	Campus Location	Frequency	Percentage
1	Central Jakarta	7	24.14%
2	South Jakarta	10	34.48%
3	West Jakarta	4	13.79%
4	North Jakarta	7	24.14%
5	East Jakarta	1	3.45%
Total		**29**	**100%**
No.	**Gender**	**Frequency**	**Percentage**
1.	Male	182	47.27%
2.	Female	203	52.73%
Total		**385**	**100%**
No.	**Age Group**	**Frequency**	**Percentage**
1.	17-19 Years	46	11.95%
2.	20-22 Years	173	44.94%
3.	23-25 Years	113	29.35%
4.	>25 Years	53	13.77%
Total		**385**	**100%**
No.	**Monthly Expenditure Category**	**Frequency**	**Percentage**
1.	Less than Rp.1,000,000,-	6	1.56%
2.	Rp.1,00,000,- s.d. Rp.2,000,000,-	48	12.47%
3.	Rp.2,000,001,- s.d Rp.3,000,000,-	167	43.38%
4.	Rp.3,000,001,- s.d Rp.4,000,000,-	104	27.01%
5.	More than dari Rp.4,000,000,-	60	15.58%
Total		**385**	**100%**
No.	**Purchase Frequency**	**Frequency**	**Percentage**
1.	1 (one) time	244	63.38%
2.	More than 1 (one) time	141	36.62%
3.	Never	0	0%
Total		**385**	**100%**

4.2 Measurement Model Analysis

Analysis of the 385 responses produced a robust psychometric measurement model. Convergent validity was achieved, with all factor loadings above 0.700 and Average Variance Extracted (AVE) values exceeding 0.500, indicating that each construct is adequately captured by its indicators (Hair et al., 2014). Reliability was also confirmed, as all constructs demonstrated composite reliability scores above 0.800 and Cronbach's alpha values above 0.700, meeting the recommended standards (Sarstedt & Liu, 2024). These results, presented in Table 2, verify that the measurement instruments are reliable for subsequent analysis.

Table 2
Validity and Reliability Results

Variable	Dimensions	Loading Factor > 0.05	εi	CR > 0.05	VE > 0.05	Conclusion	VIF	Conclusion
Online Purchase Return Policy Leniency (RPL)	1. Time Leniency (TmL)	0.691	0.523			Valid	1.912	No
	2. Cost Leniency (CsL)	0.717	0.486			Valid	2.058	No
	3. Effort Leniency (EfL)	0.716	0.488			Valid	2.049	No
	4. Scope Leniency (ScL)	0.710	0.495			Valid	2.020	No
	5. Exchange Leniency (ExL)	0.712	0.493			Valid	2.028	No
Online Customer Reviews (OCR)	1. Usefulness (UsF)	0.828	0.314			Valid	3.185	No
	2. Reviewer's Expertise (RvE)	0.745	0.446			Valid	2.242	No
	3. Timeliness (TmL)	0.822	0.324			Valid	3.086	No
	4. Volume (VoL)	0.836	0.301			Valid	3.322	No
	5. Valence (VaL)	0.849	0.280			Valid	3.571	No
	6. Comprehensiveness (CoM)	0.792	0.372			Valid	2.688	No
Transacton Security (TSC)	1. Confidentiality (CnF)	0.818	0.331			Valid	3.021	No
	2. Integrity (ItG)	0.779	0.395			Valid	2.532	No
	3. Authentication (AuT)	0.777	0.397			Valid	2.519	No
	4. Non-Repudiation (NoR).	0.811	0.343			Valid	2.915	No
	5. Privacy Protection (PrP).	0.842	0.292			Valid	3.425	No
Consumer Trust (CTS)	1. Ability (AbL)	0.839	0.295			Valid	3.390	No
	2. Integrity (InG)	0.819	0.329			Valid	3.040	No
	3. Benevolence (BnV)	0.796	0.367			Valid	2.725	No
	4. Willingness to Depend (WtD)	0.848	0.281			Valid	3.559	No
	5. Competence (CmT)	0.806	0.350			Valid	2.857	No
E-Commerce Purchase Decision (EPD)	1. Information Search (IfS)	0.717	0.486			Valid	2.058	No
	2. Benefit Association (BnA)	0.718	0.485			Valid	2.062	No
	3. Purchase Reason (PuR)	0.775	0.400			Valid	2.500	No
	4. Channel Choice (CnC)	0.825	0.319			Valid	3.135	No
	5. Buying Habit (BuH)	0.788	0.379			Valid	2.639	No
	6. Purchase Timing (PuT)	0.715	0.488			Valid	2.049	No
	Conclusion			**0.977**	**0.613**	**Reliable**		

The structural model assessment indicates that multicollinearity is not a concern, as all Variance Inflation Factor (VIF) values fall below the recommended threshold (Hair et al., 2017). In the direct effect model, the explanatory power is substantial, with an R^2 value of 0.675 for purchase decisions, indicating a moderate effect. This shows that the independent variables account for 67.5% of the variance in consumer confidence. In the indirect effect model, the explanatory power increases, with an R^2 value of 0.813 for purchase decisions, reflecting a strong effect. This means that the independent variable explains 67.5% of the variance in consumer purchasing decisions in e-commerce and indicates that the presence of consumer trust can strengthen the intention to buy. Effect size analysis (f^2) shows that consumer trust has a strong influence on purchasing decisions (0.359). With respect to the determinants of consumer trust, Online Customer Reviews (0.409) exhibit a moderately strong effect, Transaction Security (0.194) demonstrates a moderate effect, and Online Purchase Return Policy Leniency (0.01) shows a weak effect. These interpretations follow the thresholds of 0.020 for weak, 0.150 for moderate, and 0.350 for strong effects (Hair et al., 2014). The model demonstrates strong overall predictive power. These results indicate that future strategies can be strengthened by enhancing transaction security and ensuring easy return processes for products that do not match their descriptions, thereby building greater consumer trust and ultimately encouraging purchase decisions.

Table 3
Hypothesis result

Hypothesis	Path Coefficient	Standard Deviation (STDEV)	T-statistics (>1.645)	Conclusion
H1: RPL → CTS	0.140	0.0385	3.623	Accepted
H2: OCR → CTS	0.368	0.0657	5.610	Accepted
H3: TSC → CTS	0.475	0.0672	7.067	Accepted
H4: RPL → EPD	0.0782	0.0343	2.278	Accepted
H5: OCR → EPD	0.409	0.0633	6.464	Accepted
H6: TSC → EPD	0.194	0.0645	3.009	Accepted
H7: CTS → EPD	0.359	0.0653	5.501	Accepted
H8: RPL → CTS → EPD	0.128	-	3.032	Accepted
H9: OCR → CTS → EPD	0.451	-	3.923	Accepted
H10: TSC → CTS → EPD	0.364	-	4.339	Accepted

4.3 Hypothesis Testing

The model shows that all direct relationships between variables are positive and significant. Online Purchase Return Policy Leniency (t = 5.501; stdev = 0.065), Online Customer Reviews (t = 2.278; stdev = 0.034), and Transaction Security (t = 6.464;

stdev = 0.063) each exert a significant positive influence on consumer trust. In addition, consumer trust has a very strong and significant impact on purchase decisions (t = 3.009; stdev = 0.065). These results suggest that key service features offered by e-commerce platforms, particularly lenient return policies, informative customer reviews, and secure transaction systems are essential in building consumer trust, which in turn substantially drives online mobile phone purchase decisions. Furthermore, the indirect relationships in which consumer trust acts as a mediator are also positive and significant. The Sobel test shows that consumer trust mediates the effects of Online Purchase Return Policy (t = 3.033), Online Customer Reviews (t = 3.924), and Transaction Security (t = 4.339) on purchase decisions. These results underscore the crucial role of consumer trust in shaping purchasing behaviour on e-commerce platforms. As trust increases, consumers become more inclined to proceed with a purchase.

5. Discussion

The first hypothesis examined the relationship between Online Purchase Return Policy and Consumer Trust. The results revealed a positive and significant association, supporting H1. This finding aligns with prior studies showing that flexible return policies can enhance consumer trust and help reduce perceived purchase risk (Janakiraman et al., 2016; Oghazi et al., 2018). Similar conclusions were also reported by Nisa and Hutagalung Nisa and Hutagalung (2022), Al-Adwan et al. (2022), Alawi (2023), Bich (2024), Nada et al (2023) further reinforcing this relationship.

The second hypothesis examined the relationship between Online Customer Reviews and Consumer Trust, and the results showed a positive and significant association, leading to the acceptance of H2. Customer reviews provide honest and transparent insights into other users' experiences with a product or service, helping to reduce uncertainty and perceived risk for potential buyers, which in turn strengthens consumer trust. This outcome is consistent with previous studies by Rohmatulloh and Sari (2021), Kamisa et al. (2022), Silviah et al. (2024), Anggraeni et al. (2023)

Likewise, the third hypothesis (H3) is supported, indicating that Transaction Security has a positive and significant impact on Consumer Trust. Security technologies such as Secure Socket Layer (SSL) and other protection protocols help consumers feel safe when entering their payment information. When consumers perceive strong security, they are more likely to complete their transactions. High levels of security foster comfort and confidence in online purchasing. These findings are consistent with earlier studies by Kinasih and Albari (2012), Fatikasari (2018), Nitta and Wardhani (2022), Sun et al. (2023), Fahrozi et al. (2022)

The fourth hypothesis (H4), which examines the effect of Online Purchase Return Policy on E-Commerce Purchase Decisions, is also supported. The results indicate that easy and flexible return policies help reduce the risks consumers perceive when shopping online. When buyers feel assured that they can return unwanted products without difficulty, they gain greater confidence in making purchases on e-commerce platforms. This finding aligns with previous studies by Nisa and Hutagalung (2022), Oghazi et al. (2018), Ansari and Zaman (2021) and Nada et al (2023).

The fifth hypothesis (H5) is also supported, showing that Online Customer Reviews have a positive and significant influence on E-Commerce Purchase Decisions. Consumers typically seek product information before buying and often rely on reviews shared by previous buyers, meaning these evaluations directly shape their decisions. Positive reviews, in particular, play an important role in motivating consumers to proceed with transactions on e-commerce platforms. This is consistent with earlier research Pasi and Sudaryanto (2021), Zahara et al. (2021), Anggraeni et al. (2023), Abarna et al. (2023), Dharmawan et al. (2024), Regina et al. (2021), Noviana et al. (2023), Sudirjo et al. (2023), Rahmadani et al. (2024), Azis and Ali (2023), Sugiarti and Iskandar (2021) and Kamal et al. (2023)

The sixth hypothesis is also supported, indicating that Transaction Security has a positive and significant effect on E-Commerce Purchase Decisions. Consumers are more inclined to make purchases on platforms that provide strong security features, as these protections form a crucial foundation for building purchase intention. Regardless of the security guarantees, consumers will be hesitant to openly share personal data, payment information, or perform transactions on e-commerce. This finding aligns with prior studies Handoyo (2024), Rizkan et al. (2023), Ranti et al. (2023), Amanah et al. (2021), Agustiningrum and Andjarwati (2021), and Fahrozi et al. (2022)

The seventh hypothesis (H5) is confirmed, revealing that Customer Trust positively and significantly influences E-Commerce Purchase Decision. The characteristics of online transactions, which do not permit physical interaction, mean that trust functions as a bridge that overcomes consumers' perceptions of risk and uncertainty, thereby creating trust to buy online. This is in line with the theory of planned behaviour (TPB) and is consistent with earlier research Dharmawan et al. (2024), Regina et al. (2021), Azis and Ali (2023), Ratnasari et al. (2023), Ansari and Zaman (2021), Ranti et al. (2023), Rizkan et al. (2023), Sun et al. (2023), Agustiningrum and Andjarwati (2021), Handoyo (2024), Muflihan et al. (2024) and Limakrisna and Muharam (2023).

Lastly, the eighth, ninth, and tenth hypotheses address the indirect relationships in the model, demonstrating that consumer trust positively and significantly mediates the influence of online return policy leniency on e-commerce purchase decisions. This suggests that consumers who already feel confident in a platform are more likely to proceed with purchases even for products they have never tried because they trust that any issues with their order will be handled promptly and supported by a reliable return policy. Meanwhile, consumer reviews of their purchases are essential in helping prospective buyers to be

more careful in determining potential sellers and the descriptions of the products offered. All these conveniences are guaranteed by a sophisticated transaction security system, thereby reducing the risk of data leakage and ultimately fostering good consumer trust. This finding is in line with earlier studies, including those by Oghazi et al. (2018), Nisa et al. (2022), Fahrozi et al. (2022), Herlambang et al. (2023), Regina et al. (2021), Anggraeni et al. (2023), Flantiono et al. (2023), and Nada et al. (2023).

6. Conclusion

This study contributes to theoretical development in digital marketing, particularly in understanding consumer behaviour related to mobile phone purchases on e-commerce platforms. The findings demonstrate that key platform features such as flexible return policies, customer reviews, and secure transactions significantly enhance consumer trust, which in turn shapes purchase decisions. These results strengthen prior evidence and reaffirm that consumer trust is a central element in social media-based marketing contexts. Theoretically, this study broadens current knowledge by highlighting how digital platform features effectively build consumer trust. All independent variables are shown to have a positive and significant impact on both consumer trust and purchase decisions. Moreover, consumer trust successfully mediates the relationships between Online Purchase Return Policy, Online Customer Reviews, Transaction Security, and purchase decisions. Overall, this study lays the groundwork for a more comprehensive theoretical model of digital purchasing behaviour one that integrates psychological factors and the dynamics of digital consumer interactions.

7. Limitations and Future Research

This study has several limitations. First, its focus on mobile phone products means the findings cannot be fully generalized to other categories such as sustainable fashion, personal care, or environmentally friendly goods. Future studies should broaden the scope to include a wider range of industries. Second, the research is limited to consumers in Jakarta Province, which may not capture the cultural diversity or digital behaviour present in other regions or countries. Cross-regional or cross-cultural comparisons are therefore recommended.

Third, the model examines only three platform features return policies, customer reviews, and transaction security. Future research could incorporate additional variables such as brand image, perceived risk, or social influencers. Exploring the relevance of short video formats or influencer collaborations may also offer deeper insights into how consumer trust and loyalty are shaped in digital marketplaces.

8. Theoretical Implications

This study contributes to theoretical development in digital marketing, especially in understanding consumer behaviour related to online mobile phone purchases. The results show that key e-commerce features such as return policies, customer reviews, and transaction security significantly strengthen consumer trust, which in turn drives purchase decisions. These results reinforce previous findings and confirm that consumer trust plays a key role in the context of online product-based marketing. Theoretically, these findings also expand the understanding of the effectiveness of e-commerce features in building consumer trust. This research provides a foundation for the development of new theoretical models in e-commerce product marketing that integrate consumer psychological aspects and the dynamics of digital interactions.

9. Managerial Implications

In practical terms, this study offers strategic insights for e-commerce companies in strengthening their presence on social media. The results emphasize the importance of providing flexible return policies, ensuring accurate and relevant customer reviews, and maintaining strong transaction security all of which are essential for building consumer trust. Additionally, the element of flexibility in product return timeframes can be leveraged to strengthen emotional connections with consumers. Honest consumer reviews have also proven effective in reinforcing consumer trust. Furthermore, implementing strong security measures, such as SSL/TLS data encryption, advanced system protection, multi-factor authentication (MFA), regular security audits, transparent and accessible privacy policies, regulatory compliance, user-controlled data settings, and strict access management based on the principle of least privilege can strengthen positive consumer perceptions and ultimately encourage purchase decisions.

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